

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

January 1, 2025	- January 31, 2025	6.25%
December 1, 2024	- December 31, 2024	6.00%
November 1, 2024	- November 30, 2024	5.75%
October 1, 2024	- October 31, 2024	5.75%
September 1, 2024	- September 30, 2024	6.25%
August 1, 2024	- August 31, 2024	6.25%
July 1, 2024	- July 31, 2024	6.50%
June 1, 2024	- June 30, 2024	6.50%
May 1, 2024	- May 31, 2024	6.25%
April 1, 2024	- April 30, 2024	6.25%
March 1, 2024	- March 31, 2024	6.00%
February 1, 2024	- February 29, 2024	6.00%
January 1, 2024	- January 31, 2024	6.50%
December 1, 2023	- December 31, 2023	6.75%
November 1, 2023	- November 30, 2023	6.50%
October 1, 2023	- October 31, 2023	6.25%
September 1, 2023	- September 30, 2023	6.00%
August 1, 2023	- August 31, 2023	5.75%
July 1, 2023	- July 31, 2023	5.50%
June 1, 2023	- June 30, 2023	5.50%
May 1, 2023	- May 31, 2023	5.75%
April 1, 2023	- April 30, 2023	5.75%
March 1, 2023	- March 31, 2023	5.50%
February 1, 2023	- February 28, 2023	5.50%
January 1, 2023	- January 31, 2023	6.00%
December 1, 2022	- December 31, 2022	6.00%
November 1, 2022	- November 30, 2022	5.50%
October 1, 2022	- October 31, 2022	5.00%
September 1, 2022	- September 30, 2022	5.00%
August 1, 2022	- August 31, 2022	5.25%
July 1, 2022	- July 31, 2022	5.00%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

June 1, 2022	- June 30, 2022	4.75%
May 1, 2022	- May 31, 2022	4.25%
April 1, 2022	- April 30, 2022	4.00%
March 1, 2022	- March 31, 2022	3.75%
February 1, 2022	- February 28, 2022	3.50%
January 1, 2022	- January 31, 2022	3.50%
December 1, 2021	- December 31, 2021	3.50%
November 1, 2021	- November 30, 2021	3.25%
October 1, 2021	- October 31, 2021	3.25%
September 1, 2021	- September 30, 2021	3.25%
August 1, 2021	- August 31, 2021	3.50%
July 1, 2021	- July 31, 2021	3.50%
June 1, 2021	- June 30, 2021	3.75%
May 1, 2021	- May 31, 2021	3.50%
April 1, 2021	- April 30, 2021	3.25%
March 1, 2021	- March 31, 2021	3.00%
February 1, 2021	- February 28, 2021	3.00%
January 1, 2021	- January 31, 2021	2.75%
December 1, 2020	- December 31, 2020	2.75%
November 1, 2020	- November 30, 2020	2.75%
October 1, 2020	- October 31, 2020	2.75%
September 1, 2020	- September 30, 2020	2.50%
August 1, 2020	- August 31, 2020	2.75%
July 1, 2020	- July 31, 2020	2.75%
June 1, 2020	- June 1, 2020	2.75%
May 1, 2020	- May 31, 2020	2.75%
April 1, 2020	- April 30, 2020	3.50%
March 1, 2020	- March 31, 2020	3.75%
February 1, 2020	- February 29, 2020	3.50%
January 1, 2020	- January 31, 2020	3.75%
December 1, 2019	- December 31, 2019	3.75%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

November 1, 2019	- November 30, 2019	3.75%
October 1, 2019	- October 31, 2019	3.75%
September 1, 2019	- September 30, 2019	4.00%
August 1, 2019	- August 31, 2019	4.00%
July 1, 2019	- July 31, 2019	4.50%
June 1, 2019	- June 30, 2019	4.50%
May 1, 2019	- May 31, 2019	4.50%
April 1, 2019	- April 30, 2019	4.75%
March 1, 2019	- March 31, 2019	4.75%
February 1, 2019	- February 28, 2019	4.75%
January 1, 2019	- January 31, 2019	5.00%
December 1, 2018	- December 31, 2018	5.25%
November 1, 2018	- November 30, 2018	5.00%
October 1, 2018	- October 31, 2018	5.00%
September 1, 2018	- September 30, 2018	5.00%
August 1, 2018	- August 31, 2018	5.00%
July 1, 2018	- July 31, 2018	5.00%
June 1, 2018	- June 30, 2018	4.50%
May 1, 2018	- May 31, 2018	4.50%
April 1, 2018	- April 30, 2018	4.50%
March 1, 2018	- March 31, 2018	4.50%
February 1, 2018	- February 28, 2018	4.50%
January 1, 2018	- January 31, 2018	4.25%
December 1, 2017	- December 31, 2017	4.25%
November 1, 2017	- November 30, 2017	4.25%
October 1, 2017	- October 31, 2017	4.25%
September 1, 2017	- September 30, 2017	4.25%
August 1, 2017	- August 31, 2017	4.25%
July 1, 2017	- July 31, 2017	4.25%
June 1, 2017	- June 30, 2017	4.25%
May 1, 2017	- May 31, 2017	4.50%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

April 1, 2017	- April 30, 2017	4.50%
March 1, 2017	- March 31, 2017	4.50%
February 1, 2017	- February 28, 2017	4.50%
January 1, 2017	- January 31, 2017	4.25%
December 1, 2016	- December 31, 2016	3.75%
November 1, 2016	- November 30, 2016	3.75%
October 1, 2016	- October 31, 2016	3.50%
September 1, 2016	- September 30, 2016	3.50%
August 1, 2016	- August 31, 2016	3.75%
July 1, 2016	- July 31, 2016	3.75%
June 1, 2016	- June 30, 2016	3.75%
May 1, 2016	- May 31, 2016	4.00%
April 1, 2016	- April 30, 2016	3.75%
March 1, 2016	- March 31, 2016	4.00%
February 1, 2016	- February 29, 2016	4.25%
January 1, 2016	- January 31, 2016	4.25%
December 1, 2015	- December 31, 2015	4.00%
November 1, 2015	- November 30, 2015	4.25%
October 1, 2015	- October 31, 2015	4.25%
September 1, 2015	- September 30, 2015	4.25%
August 1, 2015	- August 31, 2015	4.25%
July 1, 2015	- July 31, 2015	4.25%
June 1, 2015	- June 30, 2015	4.00%
May 1, 2015	- May 31, 2015	4.00%
April 1, 2015	- April 30, 2015	4.00%
March 1, 2015	- March 31, 2015	4.00%
February 1, 2015	- February 28, 2015	4.25%
January 1, 2015	- January 31, 2015	4.25%
December 1, 2014	- December 31, 2014	4.25%
November 1, 2014	- November 30, 2014	4.50%
October 1, 2014	- October 31, 2014	4.50%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

September 1, 2014	- September 30, 2014	4.50%
August 1, 2014	- August 31, 2014	4.50%
July 1, 2014	- July 31, 2014	4.50%
June 1, 2014	- June 30, 2014	4.75%
May 1, 2014	- May 31, 2014	4.75%
April 1, 2014	- April 30, 2014	4.75%
March 1, 2014	- March 31, 2014	4.75%
February 1, 2014	- February 28, 2014	5.00%
January 1, 2014	- January 31, 2014	4.75%
December 1, 2013	- December 31, 2013	4.50%
November 1, 2013	- November 30, 2013	4.75%
October 1, 2013	- October 31, 2013	4.75%
September 1, 2013	- September 30, 2013	4.50%
August 1, 2013	- August 31, 2013	4.25%
July 1, 2013	- July 31, 2013	4.00%
June 1, 2013	- June 30, 2013	3.75%
May 1, 2013	- May 31, 2013	4.00%
April 1, 2013	- April 30, 2013	4.00%
March 1, 2013	- March 31, 2013	4.00%
February 1, 2013	- February 28, 2013	3.75%
January 1, 2013	- January 31, 2013	3.75%
December 1, 2012	- December 31, 2012	3.75%
November 1, 2012	- November 30, 2012	3.75%
October 1, 2012	- October 31, 2012	3.75%
September 1, 2012	- September 30, 2012	3.50%
August 1, 2012	- August 31, 2012	3.50%
July 1, 2012	- July 31, 2012	3.75%
June 1, 2012	- June 30, 2012	4.00%
May 1, 2012	- May 31, 2012	4.25%
April 1, 2012	- April 30, 2012	4.00%
March 1, 2012	- March 31, 2012	4.00%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

February 1, 2012	- February 29, 2012	4.00%
January 1, 2012	- January 31, 2012	4.00%
December 1, 2011	- December 31, 2011	4.25%
November 1, 2011	- November 30, 2011	4.00%
October 1, 2011	- October 31, 2011	4.25%
September 1, 2011	- September 30, 2011	5.00%
August 1, 2011	- August 31, 2011	5.00%
July 1, 2011	- July 31, 2011	5.25%
June 1, 2011	- June 30, 2011	5.50%
May 1, 2011	- May 31, 2011	5.50%
April 1, 2011	- April 30, 2011	5.50%
March 1, 2011	- March 31, 2011	5.50%
February 1, 2011	- February 28, 2011	5.25%
January 1, 2011	- January 31, 2011	4.75%
December 1, 2010	- December 31, 2010	4.50%
November 1, 2010	- November 30, 2010	4.75%
October 1, 2010	- October 31, 2010	4.75%
September 1, 2010	- September 30, 2010	5.00%
August 1, 2010	- August 31, 2010	5.25%
July 1, 2010	- July 31, 2010	5.50% @
June 1, 2010	- June 30, 2010	5.75%
May 1, 2010	- May 31, 2010	5.75%
April 1, 2010	- April 30, 2010	5.75%
March 1, 2010	- March 31, 2010	5.75%
February 1, 2010	- February 28, 2010	5.50%
January 1, 2010	- January 31, 2010	5.50%
December 1, 2009	- December 31, 2009	5.50%
November 1, 2009	- November 30, 2009	5.50%
October 1, 2009	- October 31, 2009	5.50%
September 1, 2009	- September 30, 2009	5.50%
August 1, 2009	- August 31, 2009	5.75%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

July 1, 2009	- July 31, 2009	5.25%
June 1, 2009	- June 30, 2009	5.00%
May 1, 2009	- May 31, 2009	4.75%
April 1, 2009	- April 30, 2009	5.00%
March 1, 2009	- March 31, 2009	4.50%
February 1, 2009	- February 28, 2009	4.50%
January 1, 2009	- January 31, 2009	5.50%
December 1, 2008	- December 31, 2008	5.75%
November 1, 2008	- November 30, 2008	5.75%
October 1, 2008	- October 31, 2008	6.00%
September 1, 2008	- September 30, 2008	6.00%
August 1, 2008	- August 31, 2008	6.00%
July 1, 2008	- July 31, 2008	6.00%
June 1, 2008	- June 30, 2008	5.75%
May 1, 2008	- May 31, 2008	5.50%
April 1, 2008	- April 30, 2008	5.75%
March 1, 2008	- March 31, 2008	5.75%
February 1, 2008	- February 29, 2008	6.00%
January 1, 2008	- January 31, 2008	6.25%
December 1, 2007	- December 31, 2007	6.50%
November 1, 2007	- November 30, 2007	6.50%
October 1, 2007	- October 31, 2007	6.75%
September 1, 2007	- September 30, 2007	7.00%
August 1, 2007	- August 31, 2007	7.00%
July 1, 2007	- July 31, 2007	6.75%
June 1, 2007	- June 30, 2007	6.75%
May 1, 2007	- May 31, 2007	6.50%
April 1, 2007	- April 30, 2007	6.75%
March 1, 2007	- March 31, 2007	6.75%
February 1, 2007	- February 28, 2007	6.50%
January 1, 2007	- January 31, 2007	6.50%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

December 1, 2006	- December 31, 2006	6.75%
November 1, 2006	- November 30, 2006	6.75%
October 1, 2006	- October 31, 2006	7.00%
September 1, 2006	- September 30, 2006	7.00%
August 1, 2006	- August 31, 2006	7.25%
July 1, 2005	- July 31, 2006	7.00%
June 1, 2006	- June 30, 2006	7.00%
May 1, 2006	- May 31, 2006	6.75%
April 1, 2006	- April 30, 2006	6.50%
March 1, 2006	- March 31, 2006	6.50%
February 1, 2006	- February 28, 2006	6.50%
January 1, 2006	- January 31, 2006	6.50%
December 1, 2005	- December 31, 2005	6.50%
November 1, 2005	- November 30, 2005	6.25%
October 1, 2005	- October 31, 2005	6.00%
September 1, 2005	- September 30, 2005	6.25%
August 1, 2005	- August 31, 2005	6.00%
July 1, 2005	- July 31, 2005	6.25%
June 1, 2005	- June 30, 2005	6.25%
May 1, 2005	- May 31, 2005	6.50%
April 1, 2005	- April 30, 2005	6.25%
March 1, 2005	- March 31, 2005	6.25%
February 1, 2005	- February 28, 2005	6.25%
January 1, 2005	- January 31, 2005	6.25%
December 1, 2004	- December 31, 2004	6.00%
November 1, 2004	- November 30, 2004	6.25%
October 1, 2004	- October 31, 2004	6.25%
September 1, 2004	- September 30, 2004	6.50%
August 1, 2004	- August 31, 2004	6.75%
July 1, 2004	- July 31, 2004	6.75%
June 1, 2004	- June 30, 2004	6.25%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

May 1, 2004	- May 31, 2004	5.75%
April 1, 2004	- April 30, 2004	6.00%
March 1, 2004	- March 31, 2004	6.25%
February 1, 2004	- February 29, 2004	6.25%
January 1, 2004	- January 31, 2004	6.25%
December 1, 2003	- December 31, 2003	6.25%
November 1, 2003	- November 30, 2003	6.25%
October 1, 2003	- October 31, 2003	6.50%
September 1, 2003	- September 30, 2003	6.00% *
August 1, 2003	- August 31, 2003	5.25%
July 1, 2003	- July 31, 2003	5.50%
June 1, 2003	- June 30, 2003	6.00%
May 1, 2003	- May 31, 2003	5.75%
April 1, 2003	- April 30, 2003	6.00%
March 1, 2003	- March 31, 2003	6.00%
February 1, 2003	- February 28, 2003	6.00%
January 1, 2003	- January 31, 2003	6.00%
December 1, 2002	- December 31, 2002	6.00%
November 1, 2002	- November 30, 2002	5.75%
October 1, 2002	- October 31, 2002	6.25%
September 1, 2002	- September 30, 2002	6.75%
August 1, 2002	- August 31, 2002	7.00%
July 1, 2002	- July 31, 2002	7.25%
June 1, 2002	- June 30, 2002	7.25%
May 1, 2002	- May 31, 2002	7.25%
April 1, 2002	- April 30, 2002	7.00%
March 1, 2002	- March 31, 2002	7.00%
February 1, 2002	- February 28, 2002	7.00%
January 1, 2002	- January 31, 2002	6.75%
December 1, 2001	- December 31, 2001	6.50%
November 1, 2001	- November 30, 2001	6.75%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

October 1, 2001	- October 30, 2001	7.00%
September 1, 2001	- September 30, 2001	7.25%
August 1, 2001	- August 31, 2001	7.25%
July 1, 2001	- July 31, 2001	7.50%
June 1, 2001	- June 30, 2001	7.25%
May 1, 2001	- May 31, 2001	7.00%
April 1, 2001	- April 30, 2001	7.00%
March 1, 2001	- March 31, 2001	7.25%
February 1, 2001	- February 28, 2001	8.00%
January 1, 2001	- January 31, 2001	7.75%
December 1, 2000	- December 31, 2000	7.75%
November 1, 2000	- November 30, 2000	7.75%
October 1, 2000	- October 31, 2000	7.75%
September 1, 2000	- September 30, 2000	8.00%
August 1, 2000	- August 31, 2000	8.00%
July 1, 2000	- July 31, 2000	8.50%
June 1, 2000	- June 30, 2000	8.00%
May 1, 2000	- May 31, 2000	8.25%
April 1, 2000	- April 30, 2000	8.50%
March 1, 2000	- March 31, 2000	8.75%
February 1, 2000	- February 29, 2000	8.25%
January 1, 2000	- January 31, 2000	8.00%
December 1, 1999	- December 31, 1999	8.00%
November 1, 1999	- November 30, 1999	8.00%
October 1, 1999	- October 31, 1999	8.00%
September 1, 1999	- September 30, 1999	8.00%
August 1, 1999	- August 31, 1999	8.00%
July 1, 1999	- July 31, 1999	7.50%
June 1, 1999	- June 30, 1999	7.25%
May 1, 1999	- May 31, 1999	7.25%
April 1, 1999	- April 30, 1999	7.00%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

March 1, 1999	- March 31, 1999	6.75%
February 1, 1999	- February 28, 1999	6.75%
January 1, 1999	- January 31, 1999	6.75%
December 1, 1998	- December 31, 1998	6.50%
November 1, 1998	- November 30, 1998	6.75%
October 1, 1998	- October 31, 1998	7.25%
September 1, 1998	- September 30, 1998	7.50%
August 1, 1998	- August 31, 1998	7.50%
July 1, 1998	- July 31, 1998	7.75%
June 1, 1998	- June 30, 1998	7.75%
May 1, 1998	- May 31, 1998	7.75%
April 1, 1998	- April 30, 1998	7.50%
March 1, 1998	- March 31, 1998	7.50%
February 1, 1998	- February 28, 1998	7.75%
January 1, 1998	- January 31, 1998	8.00%
December 1, 1997	- December 31, 1997	8.00%
November 1, 1997	- November 30, 1997	8.25%
October 1, 1997	- October 31, 1997	8.25%
September 1, 1997	- September 30, 1997	8.25%
August 1, 1997	- August 31, 1997	8.50%
July 1, 1997	- July 31, 1997	8.75%
June 1, 1997	- June 30, 1997	9.00%
May 1, 1997	- May 31, 1997	8.75%
April 1, 1997	- April 30, 1997	8.50%
March 1, 1997	- March 31, 1997	8.50%
February 1, 1997	- February 28, 1997	8.25%
January 1, 1997	- January 31, 1997	8.25%
December 1, 1996	- December 31, 1996	8.50%
November 1, 1996	- November 30, 1996	8.75%
October 1, 1996	- October 31, 1996	8.75%
September 1, 1996	- September 30, 1996	8.75%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

August 1, 1996	- August 31, 1996	9.00%
July 1, 1996	- July 31, 1996	8.75%
June 1, 1996	- June 30, 1996	8.50%
May 1, 1996	- May 31, 1996	8.25%
April 1, 1996	- April 30, 1996	7.75%
March 1, 1996	- March 31, 1996	7.75%
February 1, 1996	- February 29, 1996	7.75%
January 1, 1996	- January 31, 1996	8.00%
December 1, 1995	- December 31, 1995	8.00%
November 1, 1995	- November 30, 1995	8.25%
October 1, 1995	- October 31, 1995	8.50%
September 1, 1995	- September 30, 1995	8.25%
August 1, 1995	- August 31, 1995	8.25%
July 1, 1995	- July 31, 1995	8.75%
June 1, 1995	- June 30, 1995	9.00%
May 1, 1995	- May 31, 1995	9.50%
April 1, 1995	- April 30, 1995	9.50%
March 1, 1995	- March 31, 1995	9.75%
February 1, 1995	- February 28, 1995	9.75%
January 1, 1995	- January 31, 1995	10.00%
December 1, 1994	- December 31, 1994	9.75%
November 1, 1994	- November 30, 1994	9.50%
October 1, 1994	- October 31, 1994	9.25%
September 1, 1994	- September 30, 1994	9.25%
August 1, 1994	- August 31, 1994	9.00%
July 1, 1994	- July 31, 1994	9.25%
June 1, 1994	- June 30, 1994	9.00%
May 1, 1994	- May 31, 1994	8.50%
April 1, 1994	- April 30, 1994	8.00%
March 1, 1994	- March 31, 1994	7.75%
February 1, 1994	- February 28, 1994	7.75%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

January 1, 1994	- January 31, 1994	7.75%
December 1, 1993	- December 31, 1993	7.25%
November 1, 1993	- November 30, 1993	7.25%
October 1, 1993	- October 31, 1993	7.75%
September 1, 1993	- September 30, 1993	7.75%
August 1, 1993	- August 31, 1993	8.00%
July 1, 1993	- July 31, 1993	8.00%
June 1, 1993	- June 30, 1993	8.00%
May 1, 1993	- May 31, 1993	8.00%
April 1, 1993	- April 30, 1993	8.25%
March 1, 1993	- March 31, 1993	8.50%
February 1, 1993	- February 28, 1993	8.75%
January 1, 1993	- January 31, 1993	8.75%
December 1, 1992	- December 31, 1992	8.50%
November 1, 1992	- November 30, 1992	8.50%
October 1, 1992	- October 31, 1992	8.50%
September 1, 1992	- September 30, 1992	8.75%
August 1, 1992	- August 31, 1992	9.25%
July 1, 1992	- July 31, 1992	9.50%
June 1, 1992	- June 30, 1992	9.50%
May 1, 1992	- May 31, 1992	9.50%
April 1, 1992	- April 30, 1992	9.25%
March 1, 1992	- March 31, 1992	9.00%
February 1, 1992	- February 29, 1992	9.00%
January 1, 1992	- January 31, 1992	9.50%
December 1, 1991	- December 31, 1991	9.50%
November 1, 1991	- November 30, 1991	9.75%
October 1, 1991	- October 31, 1991	10.00%
September 1, 1991	- September 30, 1991	10.25%
August 1, 1991	- August 31, 1991	10.25%
July 1, 1991	- July 31, 1991	10.00%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

June 1, 1991	- June 30, 1991	10.00%
May 1, 1991	- May 31, 1991	10.00%
April 1, 1991	- April 30, 1991	9.75%
March 1, 1991	- March 31, 1991	10.00%
February 1, 1991	- February 28, 1991	10.00%
January 1, 1991	- January 31, 1991	10.50%
December 1, 1990	- December 31, 1990	10.75%
November 1, 1990	- November 30, 1990	11.00%
October 1, 1990	- October 31, 1990	10.75%
September 1, 1990	- September 30, 1990	10.50%
August 1, 1990	- August 31, 1990	10.50%
July 1, 1990	- July 31, 1990	10.75%
June 1, 1990	- June 30, 1990	10.75%
May 1, 1990	- May 31, 1990	10.50%
April 1, 1990	- April 30, 1990	10.50%
March 1, 1990	- March 31, 1990	10.25%
February 1, 1990	- February 28, 1990	9.75%
January 1, 1990	- January 31, 1990	9.75%
December 1, 1989	- December 31, 1989	10.00%
November 1, 1989	- November 30, 1989	10.25%
October 1, 1989	- October 31, 1989	10.00%
September 1, 1989	- September 30, 1989	10.00%
August 1, 1989	- August 31, 1989	10.25%
July 1, 1989	- July 31, 1989	10.75%
June 1, 1989	- June 30, 1989	11.25%
May 1, 1989	- May 31, 1989	11.25%
April 1, 1989	- April 30, 1989	11.25%
March 1, 1989	- March 31, 1989	11.00%
February 1, 1989	- February 28, 1989	10.75%
January 1, 1989	- January 31, 1989	11.00%
December 1, 1988	- December 31, 1988	10.75%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

November 1, 1988	- November 30, 1988	11.00%
October 1, 1988	- October 31, 1988	11.25%
September 1, 1988	- September 30, 1988	11.00%
August 1, 1988	- August 31, 1988	11.00%
July 1, 1988	- July 31, 1988	11.00%
June 1, 1988	- June 30, 1988	10.75%
May 1, 1988	- May 31, 1988	10.25%
April 1, 1988	- April 30, 1988	10.25%
March 1, 1988	- March 31, 1988	10.75%
February 1, 1988	- February 29, 1988	11.00%
January 1, 1988	- January 31, 1988	10.75%
December 1, 1987	- December 31, 1987	11.50%
November 1, 1987	- November 30, 1987	11.50%
October 1, 1987	- October 31, 1987	10.75%
September 1, 1987	- September 30, 1987	10.50%
August 1, 1987	- August 31, 1987	10.50%
July 1, 1987	- July 31, 1987	10.50%
June 1, 1987	- June 30, 1987	10.00%
May 1, 1987	- May 31, 1987	9.25%
April 1, 1987	- April 30, 1987	9.25%
March 1, 1987	- March 31, 1987	9.00%
February 1, 1987	- February 28, 1987	9.00%
January 1, 1987	- January 31, 1987	9.25%
December 1, 1986	- December 31, 1986	9.50%
November 1, 1986	- November 30, 1986	9.50%
October 1, 1986	- October 31, 1986	9.25%
September 1, 1986	- September 30, 1986	9.25%
August 1, 1986	- August 31, 1986	9.75%
July 1, 1986	- July 31, 1986	9.75%
June 1, 1986	- June 30, 1986	9.25%
May 1, 1986	- May 31, 1986	9.75%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

April 1, 1986	- April 30, 1986	10.75%
March 1, 1986	- March 31, 1986	11.25%
February 1, 1986	- February 28, 1986	11.25%
January 1, 1986	- January 31, 1986	11.75%
December 1, 1985	- December 31, 1985	12.25%
November 1, 1985	- November 30, 1985	12.25%
October 1, 1985	- October 31, 1985	12.25%
September 1, 1985	- September 30, 1985	12.25%
August 1, 1985	- August 31, 1985	12.25%
July 1, 1985	- July 31, 1985	12.75%
June 1, 1985	- June 30, 1985	13.50%
May 1, 1985	- May 31, 1985	13.75%
April 1, 1985	- April 30, 1985	13.50%
March 1, 1985	- March 31, 1985	13.50%
February 1, 1985	- February 28, 1985	13.50%
January 1, 1985	- January 31, 1985	13.50%
December 1, 1984	- December 31, 1984	14.25%
November 1, 1984	- November 30, 1984	14.50%
October 1, 1984	- October 31, 1984	14.75%
September 1, 1984	- September 30, 1984	15.25%
August 1, 1984	- August 31, 1984	15.50%
July 1, 1984	- July 31, 1984	15.50%
June 1, 1984	- June 30, 1984	14.75%
May 1, 1984	- May 31, 1984	14.25%
April 1, 1984	- April 30, 1984	13.75%
March 1, 1984	- March 31, 1984	13.75%
February 1, 1984	- February 29, 1984	13.75%
January 1, 1984	- January 31, 1984	13.75%
December 1, 1983	- December 31, 1983	13.50%
November 1, 1983	- November 30, 1983	13.75%
October 1, 1983	- October 31, 1983	13.75%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

September 1, 1983	- September 30, 1983	13.50%
August 1, 1983	- August 31, 1983	12.75%
July 1, 1983	- July 31, 1983	12.50%
June 1, 1983	- June 30, 1983	12.50%
May 1, 1983	- May 31, 1983	12.50%
April 1, 1983	- April 30, 1983	12.75%
March 1, 1983	- March 31, 1983	12.50%
February 1, 1983	- February 28, 1983	12.50%
January 1, 1983	- January 31, 1983	12.50%
December 1, 1982	- December 31, 1982	13.00%
November 1, 1982	- November 30, 1982	14.25%
October 1, 1982	- October 31, 1982	15.00%
September 1, 1982	- September 30, 1982	16.00%
August 1, 1982	- August 31, 1982	16.25%
July 1, 1982	- July 31, 1982	15.50%
June 1, 1982	- June 30, 1982	15.75%
May 1, 1982	- May 31, 1982	15.75%
April 1, 1982	- April 30, 1982	16.50%
March 1, 1982	- March 31, 1982	16.50%
February 1, 1982	- February 28, 1982	15.75%
January 1, 1982	- January 31, 1982	15.50%
December 1, 1981	- December 31, 1981	17.25%
November 1, 1981	- November 30, 1981	17.25%
October 1, 1981	- October 31, 1981	17.00%
September 1, 1981	- September 30, 1981	16.25%
August 1, 1981	- August 31, 1981	15.50%
July 1, 1981	- July 31, 1981	16.00%
June 1, 1981	- June 30, 1981	15.75%
May 1, 1981	- May 31, 1981	15.00%
April 1, 1981	- April 30, 1981	15.25%
March 1, 1981	- March 31, 1981	14.50%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

February 1, 1981	- February 28, 1981	14.75%
January 1, 1981	- January 31, 1981	14.75%
December 1, 1980	- December 31, 1980	13.75%
November 1, 1980	- November 30, 1980	13.50%
October 1, 1980	- October 31, 1980	13.00%
September 1, 1980	- September 30, 1980	12.25%
August 1, 1980	- August 31, 1980	11.75%
July 1, 1980	- July 31, 1980	12.25%
June 1, 1980	- June 30, 1980	13.50%
May 1, 1980	- May 31, 1980	14.75%
April 1, 1980	- April 30, 1980	14.50%
March 1, 1980	- March 31, 1980	12.75%
February 1, 1980	- February 29, 1980	12.50%
January 1, 1980	- January 31, 1980	12.75%
December 1, 1979	- December 31, 1979	12.25%
November 1, 1979	- November 30, 1979	11.25%
October 1, 1979	- October 31, 1979	11.00%
September 1, 1979	- September 30, 1979	11.00%
August 1, 1979	- August 31, 1979	11.00%
July 1, 1979	- July 31, 1979	11.25%
June 1, 1979	- June 30, 1979	11.25%
May 1, 1979	- May 31, 1979	11.00%
April 1, 1979	- April 30, 1979	11.00%
March 1, 1979	- March 31, 1979	10.75%
February 1, 1979	- February 28, 1979	10.75%
January 1, 1979	- January 31, 1979	10.75%
December 1, 1978	- December 31, 1978	10.50%
November 1, 1978	- November 30, 1978	10.50%
October 1, 1978	- October 31, 1978	10.50%
September 1, 1978	- September 30, 1978	10.25%
August 1, 1978	- August 31, 1978	10.25%

USURY RATE

In accordance with the provisions of Iowa Code Section 535.2(3)(a), the Superintendent of Banking has determined that the maximum lawful rate of interest shall be:

July 1, 1978	- July 31, 1978	10.25%
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*Usury rate for September 2003 was incorrectly set at 5.00%.
The correct rate for September 2003 is 6.00%.

@Usury rate for June 2010 was incorrectly set at 3.25%. The
correct rate for June 2010 is 5.50%.